

14 FAM 640

CLAIMS FOR PRIVATE PERSONAL PROPERTY LOSSES

(CT:LOG-1; 05-27-2005)
(Office of Origin: A/LM)

14 FAM 641 CLAIMANTS

14 FAM 641.1 Authority

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

- a. The Military Personnel and Civilian Employees Claims Act of 1964 (31 U.S.C. 3721) as amended by Public Law 91-311 provides the authority for the settlement of claims for loss of, damage to, or destruction of, property of military personnel or civilian employees incident to their service and the recovery from carriers, warehouse personnel, and other third parties responsible for such loss, damage, or destruction.
- b. The Provision for Waiver of \$40,000-\$100,000 claims limitation is found in 31 U.S.C. 3721(b)(2).

14 FAM 641.2 Scope

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

- a. These regulations and procedures, contained in 14 FAM 640 and 14 FAM 650 prescribe the basis for the administrative settlement of claims against the United States submitted by employees of the Department of State, the Agency for International Development (USAID) and their authorized dependents for damage to or loss of personal property incident to their service. Possession of the property must be reasonable or useful under the circumstances.
- b. The maximum amount payable for any loss or damage arising from a single incident is limited by law to \$40,000 unless the claim arises from an emergency evacuation or from extraordinary circumstances, in which case the maximum amount is \$100,000.
- c. The Secretary of State may waive these limitations for claims that arise in circumstances where there is in effect a departure from a foreign country

authorized or ordered under circumstances described in 5 U.S.C. 5522(a), if the Secretary determines that there exists exceptional circumstances that warrant such a waiver.

- d. The Military Personnel and Civilian Employees Claims Act authorizes payment for personal property only. It does not provide a remedy for consequential damages or other types of loss or incidental expenses such as loss of use, interest, carrying charges, cost of lodging or food while awaiting arrival of shipment, attorney fees, telephone calls, cost of transporting claimant or family members (car rentals), inconvenience and time spent in preparation of claim, or cost of insurance premiums.
- e. A claim for real estate damage will not be allowed. The Department's settlement of a claim under the Act is final and conclusive.

14 FAM 641.3 Definitions

(CT:LOG-1; 05-27-2005)

(Uniform State/USAID)

Accrual date: The date of the incident causing the loss or damage or when the loss or damage is or should have been discovered by the claimant through exercise of due diligence (see 14 FAM 654).

Claimant: The claimant is the employee (or his or her legal representative) who requests reimbursement for the loss, damage, and/or theft of a personal possession.

Claims: Any claim filed by an employee of the Department of State or USAID for damage to, loss, destruction, capture, or abandonment of employees personal property incident to service.

Depreciated value: The decreased value of an item or article due to age or usage.

Employee: Any person (U.S. or foreign national) appointed to the rolls of the Department of State or USAID. It also includes USAID participating agency employees subject to the terms of the participating agency agreement and personnel employed on a personal services contract basis. However, it excludes employees of contractors, universities, commercial firms, grantees, etc.

Fast-track claim: An accelerated process for the adjudication and processing of properly submitted claims under \$1000.

High-value item: A high value item must be worth at least \$1000, and be declared to the claims office before shipping or storage takes place. The item must be unusually valuable for its category (for example, a \$1000 sofa does not qualify. A rare porcelain plate would qualify).

Letter of intent (LOI): The LOI is an indication that the claimant intends to file a claim for the loss, damage, and/or theft of a personal possession or possessions. The LOI must include an itemized list of the items lost, damaged, or stolen, be received by the claims office, and bear a postmark which is within 75 days of the accrual date.

Pre-existing damage (PED): PED refers to damage, which existed prior to US Government control. Reimbursement for PED is disallowed.

Replacement Value: The acquisition cost of the item plus a factor that reflects changes in the purchase power of the U. S. dollar (as set forth in the consumer price data prepared by the Bureau of Labor Statistics, U.S. Department of Labor). (See 14 FAM 654.)

Settle: To consider, ascertain, adjust, determine, and dispose of any claim whether by full or partial allowance or disallowance.

14 FAM 642 FILING AND PROCESSING CLAIMS

14 FAM 642.1 Time Prescribed for Filing

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

No claim will be paid under the Act unless it is presented in writing within two calendar years of accrual date. However, the first deadline occurs 75 days from the accrual date. Within 75 days of incurring the loss, the claimant must either have submitted a letter of intent (LOI) to file a claim or have submitted the completed claim (See 14 FAM 650, Claims Procedures). A claimant may file a delivery receipt noting damaged or lost goods in lieu of the LOI. Damage to a personally owned vehicle (POV). must be **noted on the delivery receipt at the time of delivery**. The accrual date is the expiration date of legal entitlement to storage at U.S. Government expense for personal property that remains in storage after the entitlement has expired.

14 FAM 642.2 Delay in Filing

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

If a claim accrues in time of war or armed conflict in which U.S. Armed Forces are engaged, or if such a war or armed conflict intervenes within two years after the claim accrues, and if good cause is shown, the claim may be presented not later than two calendar years after the war or armed conflict

is terminated. If good cause for delay in filing is not established the intervention of war or armed conflict in itself will not permit payment of a claim presented later than two calendar years after accrual.

14 FAM 642.3 Who May File

(CT:LOG-1; 05-27-2005)

(Uniform State/USAID)

A claim may be presented by an employee, in the claimant's name by the spouse as authorized agent, or by the legal representative whom the claimant authorized. Claims filed by agents or legal representatives must be accompanied by a power of attorney. If the employee is deceased, the claim may be presented by a survivor, in the following order regardless of whether the claim arose before, concurrently with, or after the claimant's death.

Survivor claims will be settled in the following order:

- (1) Spouse;
- (2) Child or children;
- (3) Father, mother, or both; and
- (4) Brothers, sisters, or both.

14 FAM 643 CLAIMS ASSISTANCE OFFICER

(CT:LOG-1; 05-27-2005)

(Uniform State/USAID)

The claims assistance officer at post is responsible for assisting employees in the preparation of claims. Duties include, but are not limited to:

- (1) Furnishing necessary claim forms to the employee;
- (2) Informing the employee of the time frame for filing claims;
- (3) Advising the employee of the evidence required to substantiate the claim;
- (4) Assisting the employee in obtaining copies of shipping documents, etc., available at the post or by requesting copies of pertinent documents from the Department, U.S. despatch agent, or other posts when such documents are not available at the claimant's post; and
- (5) Informing the employee of who and what is involved and assisting the employee with procedures to follow in filing claims for recovery against the packers, shippers, insurers, etc.

14 FAM 644 CLAIMS INVESTIGATION

(CT:LOG-1; 05-27-2005)

(Uniform State/USAID)

- a. All claims accruing and filed at posts abroad must be investigated by a claims investigating officer (CIO) at post (usually an executive, administrative, or general services officer of the agency involved). Such officers prepare reports that are included with the claims when the claims are forwarded for adjudication to the appropriate agency, as listed in paragraph c. of this section.
- b. The claims investigating officer conducts an appropriate investigation, and submits a report which includes the assessment of the credibility of statements by the claimant and corroborating witnesses, and recommendations as to the reasonableness of the claim. On completion of the investigation and preparation of Form DS-1620-A, Claims Investigating Officers Report, the file is forwarded to Washington, DC, headquarters for adjudication.
- c. All claims and related correspondence regarding claims should include in the subject line, Subject: APER, followed by the name of the claimant:
 - (1) For State employees, the claim is forwarded to:

Transportation and Travel Management Division Claims Section
A/LM/OPS/TTM/CL (Room 1245 MS)
Department of State
Washington, DC 20520
 - (2) For USAID employees, the claim is forwarded to:

USAID Travel and Transportation Division
M/AS/TT-ATTN Claims Officer
Room 4.8A - Reagan Building
1300 Pennsylvania Avenue, NW
Washington, DC 20523-0006
- d. On request, an appropriate officer at post will perform the duties of claims investigating officer for an employee of an agency not covered by these regulations. The claims assistance officer will not be the same individual functioning as the claims investigating officer unless special circumstances at the post, such as limited staff, make it absolutely necessary.

14 FAM 645 CLAIMS PAYABLE

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

This section cites nonexclusive examples of types of damage to or loss of personal property that occur in the course of service.

14 FAM 645.1 Losses by Fire, Natural Disaster, and Theft

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Damage or loss due to fire, flood, winds, natural or unusual occurrences, or by theft while located at:

- (1) Quarters, wherever situated, which are assigned to the claimant or otherwise provided in kind or by reimbursement by the U.S. Government; or
- (2) Any warehouse, office, or other place (except quarters) which has been officially authorized by competent authority (normally the senior administrative officer at the post) for the reception or storage of the property.

14 FAM 645.2 Transportation Losses

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Damage or loss during packing, storage, and/or transportation by a U.S. Government agent or agency, or a carrier, when such packing, storage, and/or transportation has been officially authorized or in connection with travel under official orders.

14 FAM 645.3 Losses Due to Marine or Aircraft Disaster

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Damage to or loss of property as a consequence of perils of the sea or air or other public conveyance in connection with official travel.

14 FAM 645.4 Hostile Action

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Damage or loss that results from enemy action or threat thereof, guerrilla warfare, organized banditry or other belligerent activities whether the United States is or is not involved; or unjust confiscation by a foreign power or its nationals.

14 FAM 645.5 Losses Resulting from Official Duties

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Damage or loss that directly results from extraordinary risks to which the property has been subjected by the claimant's official duties, including but not limited to:

- (1) Duty in connection with civil disturbance, public disorder, or public disaster;
- (2) Claimants efforts to save U.S. Government property or human life when claimants own property could have been saved without such action; or
- (3) Abandonment or destruction of property by reason of emergency or by order of superior authority.

14 FAM 645.6 Losses While Under Government Control

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Damages or losses that occurred while personal property was being used, or held for use, for the benefit of the U.S. Government by official direction or request.

14 FAM 645.7 Loss Due to Negligence

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Damages or losses incurred when the proximate cause of the damage to or loss of property was the negligent act or omission of the U.S. Government or employees acting within the scope of their employment.

14 FAM 645.8 Motor Vehicle Losses

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

- a. Damage or loss to POVs shipped to, from, or between posts abroad at U.S. Government expense in accordance with 14 FAM 645.2.
- b. Damage or losses to POVs located at quarters, which includes garages, carports, driveways, and assigned parking spaces and lots specifically provided and used for the purpose of parking provided that the loss or damage is caused by vandalism, fire, flood, hurricane type winds, explosion, unusual occurrence, or by theft.

14 FAM 645.9 Other

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Other meritorious claims within the scope of the Military Personnel and Civilian Employees Claims Act of 1964, as amended, which are not prohibited by these regulations.

14 FAM 646 TYPES, QUANTITIES, AND OWNERSHIP OF PROPERTY PAYABLE AND CLAIMS NOT PAYABLE

14 FAM 646.1 Types and Quantities

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Compensation will be allowed under this regulation only for such types and quantities or amounts of property as determined by the approving authority to have been reasonable, useful, or proper in the attendant circumstances at the time and place of the loss. In determining the reasonableness of property included in a claim, the approving authority will take into consideration the circumstances attending acquisition or possession of the property and the manner of damage or loss.

14 FAM 646.2 Amounts Allowable

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Schedules of the maximum amounts allowable for specific articles and the maximum quantities allowable are found in 14 FAM Exhibit 646.2A and 14 FAM Exhibit 646.2B. These schedules generally will be followed in computing awards. Whenever these schedules are not followed, the approving authority will indicate why the schedule was not followed, and the basis for the quantity allowed.

14 FAM 646.3 Ownership

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Claims which are otherwise within the provision of these regulations will not be disapproved solely because the property was not in the custody of the claimant at the time of the damage, loss, or destruction, or solely because the claimant was not the legal owner of the property for which the claim was made. For example, borrowed property may be the subject of a claim if its possession was reasonable, useful, or necessary to the claimant.

14 FAM 646.4 Claims not Payable

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Claims are not allowed:

- (1) For property lost or damaged, when part (or all) of the loss is due to negligence on the part of the claimant or his agent. Negligence is defined as the failure to exercise that degree of care which a reasonable and prudent person would have exercised under the same or similar circumstances;
- (2) For any damage to or loss of property at quarters, unless those quarters were assigned or provided by the U.S. Government;
- (3) For intangible property, which is property that has no intrinsic and marketable value but is merely representative or evidence of value, such as nonnegotiable stock certificates, promissory notes, bonds, bills of lading, warehouse receipts, insurance policies, baggage checks, and bankbooks;
- (4) For U.S. Government property;

- (5) For articles acquired or held for sale or disposition by other commercial transactions, or for use in a private profession or business enterprise;
- (6) For damage to or loss of property acquired, possessed, or transported in violation of the law or regulations (this does not apply to limitations relevant on the weight of shipments of household and personal effects). This includes property inappropriate for shipment and/or unaccompanied air baggage (UAB), such as furniture and major appliances. (Furniture and major appliances are intended for HHE.) For USAID employees: If computers, electronic equipment such as tape decks, CD players, and VCRs are shipped, all alkaline batteries shall be removed and employee shall obtain private insurance to cover any losses. The U.S. Government will not be responsible for damages incurred and requests for reimbursement from USAID shall be denied;
- (7) For loss of money in any amount which was stored or transported in baggage or household goods;
- (8) For loss, damage to or destruction of property stored or transported at personal expense;
- (9) For money or currency except when lost incident to a marine, aircraft, or other public transportation accident, or when lost by fire, flood, hurricane type winds, or theft from quarters, or while performing official duties. In theft from quarters, it must be conclusively shown that the money or currency was reasonably protected and that appropriate security measures had been taken. Reimbursement for loss of money or currency is limited to an amount that the approving authority determines to have been reasonable for the claimant to have in possession at the time of the incident;
- (10) For unserviceable property;
- (11) For easily pilferable high-value articles such as, but not limited to, jewelry (including costume jewelry), watches, rings (when shipped with household goods), or unaccompanied baggage when the loss occurs due to theft. This prohibition does not apply when the articles are in personal baggage of the claimant or properly checked, provided reasonable protection or security measures have been taken (see 14 FAM 646.5, paragraph b);
- (12) For articles intended directly or indirectly for persons other than the claimant or members of the claimant's immediate household. This prohibition includes articles acquired at the request of others and articles to be disposed of by sale;

- (13) For loss, theft or damage of articles being worn (including handbags and wallets) except under the circumstances described in 14 FAM 645.3, 14 FAM 645.4, and 14 FAM 645.5, which deal respectively with disaster, hostile action, and the performance of official duties;
- (14) For theft of personal property from the person of the employee or dependent unless performing official duties, including authorized travel;
- (15) For any damage or loss to employees privately owned motor vehicle incident to its operations;
- (16) For any losses of insurers and other subrogees;
- (17) For any losses, or any portion thereof, which have been recovered or are recoverable from an insurer, packer, warehouse personnel, carrier, or pursuant to contract, provided, however, in adjudicating claims any recoveries from the above sources shall be applied first against item of property lost or damaged which cannot be reimbursed under these regulations. Failure to make demand against the appropriate third party or contract may result in the reduction of an amount equal to that which could have been recovered from the amount otherwise allowable; except in instances where employees property is damaged without their fault or negligence by security measures taken by the Department or its contractors which will be allowable without requiring claims against their insurance company;
- (18) For theft unless positive evidence clearly establishes:
 - (a) The existence of a larceny, burglary, or housebreaking; and
 - (b) That the claimant exercised due care in the protection of claimant's property;
- (19) For items purchased at unreasonably high prices. Claims for such items are allowed only on the basis of the reasonable purchase price of substitute articles of a similar functional nature, appropriate for the claimant under the particular circumstances of service and disregarding the nonintrinsic value of the item damaged or lost;
- (20) For articles lost or damaged while in transit in the United States or international mail systems; and
- (21) For personal property placed in a warehouse, office, safe, file cabinet, or other place for personal convenience in the absence of proper authorization (see 14 FAM 645.1, paragraph b).

14 FAM 646.5 High-Value Items

(CT:LOG-1; 05-27-2005)

(Uniform State/USAID)

- a. Items of extraordinary or substantial value are considered high-value items.
- b. Small items of substantial value are easily pilferable when shipped with household goods, unaccompanied baggage, or placed in storage. Loss usually occurs due to theft or other unexplained incidents. Nonexclusive examples of this category are cameras, watches, jewelry, tie clips, cuff links, belt buckles, binoculars, small radios, cigarette cases, and coin and/or stamp collections. Normally, a small item having a value of over \$50 can be considered a small item of substantial value. This prohibition does not apply when the articles are in the claimant's accompanied and bagged personal custody, or are properly checked, provided reasonable protection or security measures have been taken. (See 14 FAM 646.4.)
- c. Items of extraordinary value: An item which, because of quality of workmanship or design, made from high value materials, or association with a past event or historical figure, possesses a value far beyond the usual value of a similar item. An item that costs less than \$1,000 will, generally, not be considered in this category. Items of extraordinary value are normally limited to items that primarily serve an artistic or decorative purpose or are collectors' items.
- d. Special requirements for shipping high-value items: High-value items may be included with household goods shipments. It is most important that regardless of the manner in which the items are shipped, employees must declare all high-value items in writing at the time of making arrangements for shipment by furnishing a detailed list of such items. State employees must furnish this list to:

Transportation and Travel Management Division Claims Section
A/LM/OPS/TTM/CL (Room 1245 MS)
Department of State
Washington, D.C. 20520

NOTE: USAID employees shall furnish this list to:

USAID Travel and Transportation Division
M/AS/TT-ATTN Claims Officer
Reagan Building - Room 4.8A
1300 Pennsylvania Avenue, NW
Washington, DC 20523-0006

Unless the employee furnishes this declaration, high-value items may not be considered for payment in any amount in the settlement of a claim for

possible loss or damage. Employees are urged to hand carry or make other provisions for small and easily pilferable items such as cash, jewelry, and coin collections, and should pay special attention to 14 FAM Exhibit 646.2A and 14 FAM Exhibit 646.2B, if applicable. Loss of high-value jewelry and coin collections in storage, in transit, and in temporary and nontemporary storage under circumstances indicating that the loss was caused by theft are not payable in any amount in the settlement of a claim.

- e. If an employee intends to ship or store articles, the value of which will exceed both the Department's and the potential carrier's liability, the employee should strongly consider procuring sufficient insurance to cover the true value of the articles being shipped or stored. (See 14 FAM 647.)
- f. Even where loss of an item of extraordinary value is payable, the allowable compensation may be adjusted to the price of a reasonable substitute article of a similar type.
- g. A thesis, or other similar item, is compensable only to the extent of the out-of-pocket expenses incurred by the claimant in preparing the item, such as the cost of the paper or other materials therein. Compensation is not authorized for the time spent by the claimant in the preparation thereof or for the literary value of the item.

14 FAM 647 POLICY ON PRIVATE INSURANCE BY EMPLOYEES

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

Employees are strongly encouraged to carry private insurance against damage to or loss of their personal property. Such insurance is desirable to cover risks specifically excluded or limited by these regulations and should be reviewed thoroughly to verify that losses disallowed by the regulations are in fact covered by the private insurance. Employees should be aware that full coverage is advisable since a co-insurance clause could drastically reduce reimbursement.

14 FAM 648 RECONSIDERATION OF CLAIMS

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

- a. Settlement of a claim by a full or partial allowance, or by a disallowance, by the approving authority designated by the head of the agency concerned is final and conclusive. However, any claimant may request

re-consideration of the adjustment or determination of a claim upon establishing error in the settlement or presenting new evidence not available at the time of settlement. Such request for reconsideration for State employees must be made in writing and be submitted within six months from the date the claimant receives notice of the disposition. Submission should be made to:

Transportation and Travel Management Division Claims Section
A/LM/OPS/TTM/CL (Room 1245 MS)
Department of State
Washington, DC 20520

For USAID employees, requests shall be submitted to:

Travel and Transportation Division
M/AS/TT ATTN: Claims Officer
Reagan Building - Room 4.8A
1300 Pennsylvania Avenue, NW
Washington, DC 20523-0006

- b. The respective claims office will forward the request to the approving authority of the agency concerned.

14 FAM 649 ADVANCE PAYMENT OF CLAIM

(CT:LOG-1; 05-27-2005)
(Uniform State/USAID)

- a. In unusual instances where the approving authority of the agency concerned determines that substantial personal hardship is involved and a preliminary review of the claim indicates that it appears just and reasonable, an advance payment of up to 75 percent of the estimated value of the loss may be made upon receipt of a statement from the claimant agreeing to re-fund any or all of the advance payment as may be required to conform with the final settlement of the claim. If the personal property is recovered within one year of the declared loss, the claimant is required to take possession of all items and repay the U.S. Government the full amount paid for the claim.
- b. If personal property is recovered after one year of the declared loss, as established by the appropriate bureau (the bureau the claimant was associated with when the loss occurred), the claimant (employee) has the following options:
 - (1) Claimant may determine that she or he wishes to take possession of some of the items and will repay the specific amounts paid out in the claim. The U.S. Government will absorb the cost of shipping personal property to the employee once the employee has repaid

the amount paid to reimburse the item while it was considered lost;
or

- (2) Claimant may determine that she or he does not wish to take possession of the personal property and the U.S. Government will assess the value of the property for disposal by the General Services Administration (GSA).

14 FAM EXHIBIT 646.2A

TABLE OF MAXIMUM AMOUNTS ALLOWABLE

(CT:LOG-1; 05-27-2005)

(For losses which occur on or after March 12, 1993.)

CATEGORIES OF PERSONAL PROPERTY	AMOUNTS ALLOWABLE
Antiques and heirlooms*	\$5,000 per claim
Boats (outboard motors and all other boating equipment and supplies)	\$2,000 per claim
Books	\$3,000 per claim
	\$ 750 per item
Camera and photographic equipment	\$2,000 per claim
Chess sets, poker chips, checkers, backgammon	\$ 500 per claim
China	\$3,000 per claim
Clocks:	\$3,000 per claim
grandmother	\$ 750 per item for
grandfather	\$1,500 per item for
Clothing for:	
ages birth through 14 years	\$1,500 per person
ages 15 years and above	\$3,500 per person
Computer (including equipment and supplies)	\$4,000 per claim
Crystal	\$3,000 per claim
Electrical (gas and appliances)	\$1,500 per claim
Foodstuffs including beverages in shipment	\$ 500 per claim
except additional consumables authorized under 14 FAM 612.3	\$ 500 per claim
	\$2,000 per item
Furniture	\$4,000 per sectional sofa
Furs (coats, stoles, capes, collars, hats, etc.)	\$1,500 per item
	\$3,000 per claim
High fidelity, stereo, and related electronic equipment (components such as amplifiers, tuners, speakers, turntables, tape decks, disc players, etc.)	\$1,000 per item
	\$3,500 per claim

Hobbies and collections (whether for a single hobby or collection, or a combination of hobbies and/or collections) including but not limited to bottles; coin and stamp collections; electric trains; firearms and ammunition; phonographs and records; tape recorders for a single collection	\$2,500 total
for either a combination of collections or a collection belonging to the whole family	\$4,000
Jewelry including:	
costume jewelry	\$ 750 per item
jewelry (other than costume)	\$3,000 per claim
watches	\$ 500 per item
Lamps	\$ 250 per item
Motorbikes, mopeds, etc.	\$ 750 per vehicle
Musical instruments, including:	
pianos and organs;	\$5,000 per claim
all other instruments, equipment, supplies	\$1,500 per claim
	\$ 750 per item
Paintings and pictures (including frames)	\$3,000 per claim
Personal memorabilia (except where volume indicates hobby) including but not limited to: baby albums; photographic slides; scrapbooks; snapshot albums; snapshots; souvenir albums; trophies	\$1,000 per claim
	\$2,000 per item
Rugs	\$4,000 per claim
Sterling silver articles (silverware, vases, picture frames, etc.), flatware, stainless steel (copperware, bronzeware, pewter, etc.)	\$5,000 per claim
Tapes or compact discs in automobiles	\$ 60 per claim
Tools	\$1,000 per claim
Tools in POV	\$ 50 per claim
Toys	\$1,000 per claim
Vases	\$ 150 per item
Wedding albums	\$ 500 per claim
Wigs (including hair pieces)	\$ 500 per claim

***NOTE:** In order to qualify prima facie as an antique, according to U.S. Customs, an item must be at least 100 years old. Unassailable evidence of the same must be presented to justify payment. An item newer than that will only be considered antique where substantial independent evidence is presented that the item so qualifies. In such instances, the claimant will be required to prove that the item possesses a demonstrable inherent value regardless of the purchase price, the place where it was purchased, or the prestige of the label it bears. The fact that an isolated appraiser might be found who could assign a value to the item in excess of its purchase price does not meet this burden of proof. In the absence of credible evidence of value, reimbursement would be limited to out-of-pocket loss, or the reasonable replacement price of substantially similar substitute item.

14 FAM EXHIBIT 646.2B

TABLE OF MAXIMUM AMOUNTS ALLOWABLE

(CT:LOG-1; 05-27-2005)

(For evacuation losses which occurred on or after April 7, 1997, and for all other claims effective May 15, 2001.)

STATE

Antiques	\$ 5,000 per claim (includes furniture)	No depreciation of antiques or expensive solid wood furniture
Audio/tapes/CDs/ records	\$ 3,000 per claim \$ 350 per item	
Binoculars	\$ 1,500 per claim \$ 2,500 per claim \$15,000 per claim in shipment	
Boats/motor ski Boating equipment and supplies	\$ 500 per claim	
Books	\$ 3,000 per claim	
Camping equipment	\$ 2,500 per claim	
	\$ 250 per item	
Ceramic animals	\$ 750 per claim	
China	\$ 3,000 per claim \$ 750 per item	
Clocks	\$ 3,000 per claim	
Grandfather/ grandmother clocks	\$ 1,500 per item	
Clothing:		
0 through 14 years	\$ 1,500 per person	
15 and older	\$ 3,500 per person \$ 150 per item	
Christening outfit	\$ 300 per claim	
Collections/hobbies	\$ 4,000 per claim	
Computers:		
desktop	\$ 1,500 per claim	
laptop	\$ 4,000 per claim	
software	\$ 1,000 per claim	
Crystal	\$ 4,000 per claim	

Dolls:		
if collection or hobby	\$ 500 per item	
if not collection	\$ 1,500 per claim	
Firearms	\$ 2,000 per claim	No depreciation if the firearm is of a type which would normally increase in value
Foodstuffs	\$ 500 per claim (nonperishables)	
Furniture including antiques	\$ 3,000 per item \$ 4,000 sectional sofa	No depreciation of antiques or expensive solid wood furniture
Furs	\$ 1,500 per item \$ 3,000 per claim	
Game equipment	\$ 500 per claim	
Jewelry	\$ 1,000 per item \$ 4,000 per claim	Expensive jewelry is jewelry made substantially of gold, silver or other precious metals or gems and should not be depreciated
Costume jewelry	\$ 750 per claim	
Lamps	\$ 500 per item	
Memorabilia	\$ 1,000 per claim	
Musical instruments: piano/organ	\$ 5,000 per claim	
Other musical instruments	\$ 1,500 per claim	
Objects of art	\$ 1,000 per item \$ 4,000 per claim	
Paintings and pictures	\$ 1,000 per item \$ 4,000 per claim	No depreciation on paintings having an acquisition value in excess of \$1,000
Posters	\$ 250 per item \$ 1,000 per claim	
Photographic equipment	\$ 2,000 per claim	

	\$ 2,000 per item	
Rugs	\$ 4,000 per claim	
Silver-plated items	\$ 2,000 per claim	
SS flatware	\$ 75 per item	
	max	
SS serving pieces	\$ 200 per item	No depreciation
	max	
	\$ 5,000 per claim	
Sporting equipment	\$ 2,500 per claim	
	\$ 1,000 per item	
Stereo items	\$ 4,000 per claim	
Manual tools	\$ 1,500 per claim	
Power tools	\$ 1,500 per claim	
Tool chest	\$ 500 per claim	
Emergency tools:	\$ 200 per claim	
POV		
Toys	\$ 1,500 per claim	
Video recordings	\$ 3,000 per claim	
laser disks		
Watch(es)	\$ 500 per item	
Wedding albums	\$ 750 per claim	No depreciation
Wedding gowns	\$ 1,000 per claim	
Wigs	\$ 500 per claim	